

**Information to identify the case:**

Debtor 1 Jeffery L. Round  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 Deidra N. Round  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security number or ITIN xxx-xx-8527  
EIN -----  
Social Security number or ITIN xxx-xx-2007  
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **14-21613-CMB**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffery L. Round

Deidra N. Round  
aka Deidra N. Ober-Round, fka Deidra N. Ober

8/7/19

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jeffery L. Round  
Deidra N. Round  
Debtors

Case No. 14-21613-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 74

Date Rcvd: Aug 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2019.

db/jdb +Jeffery L. Round, 3116 Willett Road, Pittsburgh, PA 15227-3042  
 sp +Daniel P. Joyce, 1301 Grant Building, 310 Grant Street, Pittsburgh, PA 15219-2213  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 cr +GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708-8961  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
 13868601 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
 (address filed with court: Navient Solutions, Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)  
 13854943 +AT&T Mobility, c/o Bay Area Credit Services, 1000 Abernathy Road N. E., Suite 195, Atlanta, GA 30328-5612  
 13920930 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478  
 13854944 Baldwin-Whitehall School District, c/o Berkheimer Tax Administrator, PO Box 25153, Lehigh Valley, PA 18002-5153  
 13854946 Barclay's Bank, c/o Northstar Location Services, 4285 Genesee Street, Buffalo, NY 14225-1943  
 13854947 +Best Buy Credit Service, P.O. Box 790441, Saint Louis, MO 63179-0441  
 13886558 +Borough of Brentwood, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13854948 +Borough of Brentwood, c/o Jordan Tax Services, 102 Rahway Road, Canonsburg, PA 15317-3349  
 13854952 +Capital One Bank, c/o Professional Recovery Services Inc., P.O. Box 1880, Voorhees, NJ 08043-7880  
 13854950 Capital One Bank, c/o Sunrise Credit Services, P.O. Box 9100, Farmingdale, NY 11735-9100  
 13854955 Creditech, PO Box 20330, Lehigh Valley, PA 18002-0330  
 13854958 +Disney Movie Club, c/o North Shore Agency Inc., 270 Spagnoli Road, Suite 110, Melville, NY 11747-3515  
 13839336 +Doman Auto Sales, 1308 Edgebrook Ave, Pittsburgh, PA 15226-1408  
 14918758 GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961  
 13854964 JB Robinson & Brightwater Capital, c/o Smith & Cohen, P.O. Box 1646, Southgate, MI 48195-0646  
 13854969 JRCM Diagnostic Services, P.O. Box 182504, Columbus, OH 43218-2504  
 13854967 Jefferson Regional Medical Center, P.O. Box 643054, Pittsburgh, PA 15264-3054  
 13854968 Jefferson Regional Medical Center, c/o CBCS, P.O. Box 2724, Columbus, OH 43216-2724  
 13854966 Jefferson Regional Medical Center, P. O. Box 3475, Toledo, OH 43607-0475  
 13839338 +KML Law Group, P.C., Mellon Independence Center, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538  
 14218716 +LSF9 Master Participation Trust, P.O. Box 24330, Oklahoma City, OK 73124-0330  
 14052230 LSF9 Master Participation Trust, P.O. Box 24430, Oklahoma City, OK 73124  
 13879682 +Lakeview Loan Servicing, LLC, M&T Bank, Attn: Bev Inglalsbe, 1100 Wehrle Drive, Williamsville, NY 14221-7748  
 13839339 +Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., Mailstop MS5/521, Miami, FL 33146-1837  
 13854975 +New Book of Knowledge Book Club &, Beginning Readers Book Club, c/o RJM Acquisitions, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416  
 13854976 +Novacare Rehabilitation, 400 Technology Drive, Suite 240, Canonsburg, PA 15317-9575  
 13854977 PA American Water Company, P. O. Box 371412, Pittsburgh, PA 15250-7412  
 13854979 +Pennsylvania State Employees FCU, c/o Account Services, 1802 North East Loop 410, Suite 400, San Antonio, TX 78217-5221  
 13854981 Peoples Gas Company & Equitable Gas, P.O. Box 371820, Pittsburgh, PA 15250-7820  
 13854982 +Preferred Primary Care Physicians, Manor Oak Two, 1910 Cochran Road, Suite 490, Pittsburgh, PA 15220-1203  
 14218709 +Secretary of Housing and Urban Development, 451 7th Street, S.W., Washington, DC 20410-0002  
 13854984 +US Career Institute, c/o USCB Accounts Receivable Management, P.O. Box 1259, Dept. 25271, Oaks, PA 19456-1259  
 14804360 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961  
 13854987 Walmart, c/o CAC Financial Corporation, 2601 North West Expressway, Suite 1000 E, Oklahoma City, OK 73112-7236  
 13854986 Walmart, c/o FMS Inc., P.O. Box 707600, Tulsa, OK 74170-7600  
 13854988 Walmart & GE Capital, c/o Monarch Recovery Management, P.O. Box 21089, Philadelphia, PA 19114-0589  
 13854989 West Jefferson Hills S.D., and Pleasant Hills Borough, c/o PA Municipal Service Co., 336 Delaware Avenue Dept. W-46, Oakmont, PA 15139-2138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 08 2019 03:20:38 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 cr EDI: RECOVERYCORP.COM Aug 08 2019 06:58:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13866759 +E-mail/Text: bncmail@w-legal.com Aug 08 2019 03:21:07 ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0315-2

User: aala  
Form ID: 3180W

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Total Noticed: 74

Date Rcvd: Aug 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13854942 +EDI: CCS.COM Aug 08 2019 06:58:00 Allstate Insurance, c/o Credit Collection Services, 2 Wells Avenue, Newton Center, MA 02459-3225  
13843708 EDI: AIS.COM Aug 08 2019 06:58:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
13854945 EDI: TSYS2.COM Aug 08 2019 06:58:00 Barclay's Bank, c/o Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337  
13844154 EDI: RESURGENT.COM Aug 08 2019 06:58:00 CACH, LLC, PO Box 10587, Greenville, SC 29603-0587  
13863347 +E-mail/Text: bncmail@w-legal.com Aug 08 2019 03:21:07 CERASTES, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13854949 E-mail/Text: cms-bk@cms-collect.com Aug 08 2019 03:20:01 Capital Management Services, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
13854951 EDI: CAPITALONE.COM Aug 08 2019 06:58:00 Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083  
13854954 +EDI: URSI.COM Aug 08 2019 06:58:00 Citibank, c/o United Recovery Systems, 5800 North Course Drive, Houston, TX 77072-1613  
13854953 +EDI: CITICORP.COM Aug 08 2019 06:58:00 Citibank, P.O. Box 6077, Sioux Falls, SD 57117-6077  
13854957 EDI: DISCOVER.COM Aug 08 2019 06:58:00 Discover Card, P.O. Box 30943, Salt Lake City, UT 84130  
13850508 +EDI: TSYS2.COM Aug 08 2019 06:58:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
13854956 EDI: AFNIRECOVERY.COM Aug 08 2019 06:58:00 Direct TV, c/o Afni Inc., 1310 MLK Drive, P.O. Box 3517, Bloomington, IL 61702-3517  
13849151 EDI: DISCOVER.COM Aug 08 2019 06:58:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
13839337 +E-mail/Text: kburkley@bernsteinlaw.com Aug 08 2019 03:21:43 Duquesne Light, 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
13913368 +E-mail/Text: kburkley@bernsteinlaw.com Aug 08 2019 03:21:44 Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945  
13854962 EDI: BLUESTEM Aug 08 2019 06:58:00 Fingerhut, P.O. Box 166, Newark, NJ 07101-0166  
13854963 +EDI: MID8.COM Aug 08 2019 06:58:00 Fingerhut & Web Bank, c/o Midland Credit Management, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
13854965 EDI: RMSC.COM Aug 08 2019 06:58:00 JC Penney, c/o Advanced Call Center Technologies, P.O. Box 9091, Johnson City, TN 37615-9091  
13839340 E-mail/Text: camanagement@mtb.com Aug 08 2019 03:20:02 M&T Bank, 1 Fountain Plaza, 3rd Floor, Buffalo, NY 14203  
13854974 +EDI: LTDFINANCIAL.COM Aug 08 2019 06:58:00 Macy's & Department Store National Bank, c/o LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134  
13854973 +EDI: URSI.COM Aug 08 2019 06:58:00 Macy's & Department Store National Bank, c/o United Recovery Systems, 5800 North Course Drive, Houston, TX 77072-1613  
13925814 EDI: NAVIENTFKASMRSERV.COM Aug 08 2019 06:58:00 Navient Solutions, Inc., Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635  
13893207 EDI: PRA.COM Aug 08 2019 06:58:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13876694 E-mail/Text: bankruptcynotices@psecu.com Aug 08 2019 03:21:31 PSECU, P O BOX 67013, HARRISBURGH, PA 17106-7013  
13854978 E-mail/Text: bankruptcynotices@psecu.com Aug 08 2019 03:21:31 Pennsylvania State Employees FCU, P.O. Box 67013, Harrisburg, PA 17106-7013  
13867667 EDI: Q3G.COM Aug 08 2019 06:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
13848005 EDI: RECOVERYCORP.COM Aug 08 2019 06:58:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
13854983 EDI: NAVIENTFKASMDOE.COM Aug 08 2019 06:58:00 Sallie Mae & Dept. of Education, P.O. Box 9635, Wilkes Barre, PA 18773-9635  
13854985 EDI: RMSC.COM Aug 08 2019 06:58:00 Walmart, c/o GE Capital Retail Bank, P.O. Box 965023, Orlando, FL 32896-5023

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Borough of Brentwood  
cr Duquesne Light Company  
cr LSF9 Master Participation Trust  
cr Lakeview Loan Servicing, LLC  
cr\* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587  
13854959\* +Doman Auto Sales, 1308 Edgebrook Ave, Pittsburgh, PA 15226-1408  
13854960\* +Duquesne Light, 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
13854961\* +Duquesne Light, 411 Seventh Avenue, Pittsburgh, PA 15219-1942  
13854970\* +KML Law Group, P.C., Mellon Independence Center, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538  
13854971\* +Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., Mailstop MS5/521, Miami, FL 33146-1837  
13854972\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M&T Bank, 1 Fountain Plaza, 3rd Floor, Buffalo, NY 14203)  
13854980\* Peoples Gas, PO Box 6766, Pittsburgh, PA 15212-0766

District/off: 0315-2 User: aala Page 3 of 3 Date Rcvd: Aug 07, 2019  
Form ID: 3180W Total Noticed: 74  
  
13839341 ##Peoples Gas, PO Box 6766, Pittsburgh, PA 15212-0766  
TOTALS: 4, \* 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC  
andygornall@latouflawfirm.com  
Andrew F Gornall on behalf of Creditor LSF9 Master Participation Trust  
andygornall@latouflawfirm.com  
James Warmbrodt on behalf of Creditor LSF9 Master Participation Trust bkgroup@kmllawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Brentwood jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jeremy J. Kobeski on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com  
Kenneth Steidl on behalf of Debtor Jeffery L. Round julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Kenneth Steidl on behalf of Joint Debtor Deidra N. Round julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Mario J. Hanyon on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernssteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 13